

Information to identify the case:

Debtor 1 Tammy M Scott
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **11-20938-JAD**

Social Security number or ITIN **xxx-xx-2245**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tammy M Scott
aka Tammy M. Llera

8/9/16

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tammy M Scott
Debtor

Case No. 11-20938-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: 3180W

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Total Noticed: 45

Date Rcvd: Aug 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2016.

db +Tammy M Scott, 109 Gary Drive, Sewickley, PA 15143-9549
 cr +Borough of Emsworth, c/o Michael C. Mazack, Esquire, Tucker Arensberg, P.C.,
 1500 One PPG Place, Pittsburgh, PA 15222-5413
 cr +Wells Fargo Bank National Association, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
 Warrington, PA 18976-3400
 12978418 +Alexandria Vaneck Co., LPA, 5660 Southwyck Blvd, #110, Toledo, OH 43614-1597
 12978419 +Avonworth School District, c/o Andrews & Price, 1500 Ardmore Blvd, Ste 506,
 Pittsburgh, PA 15221-4468
 13048260 +Avonworth School District, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,
 Pittsburgh PA 15219-6101
 14253270 +BCAT2014-9TT, Wilmington Savings Fund Society, FSB, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville, SC 29603-0826
 13657113 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 12978422 +Borough of Emsworth, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,
 Pittsburgh PA 15219-6101
 12978425 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of Ohio, Inc., 200 Civic Center Drive, 11th Floor,
 Columbus, OH 43215)
 12978423 +Centax Tax Bureau of PA, Inc., Enforcement Division #01, 403 South Third Street,
 2nd Floor, Ste B, Youngwood, PA 15697-5101
 12978424 +Citibank, PO Box 790130, Saint Louis, MO 63179-0130
 12978426 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,
 Pittsburgh PA 15219-6101
 12978427 County of Allegheny, c/o John J. Marciano, III Esq., 437 Grant Street, 1424 Frick Bldg,
 Pittsburgh, PA 15219
 13106145 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219
 12978429 +Equity One, 5301 Grove Road, Ste 623, Pittsburgh, PA 15236-1693
 12978430 +GMAC Mortgage Corporation, Bankruptcy Dept, 500 Enterprise Road, Ste 150,
 Horsham, PA 19044-3503
 12978431 +Heather Snavely, 109 Gary Drive, Sewickley, PA 15143-9549
 12978432 +Heritage Valley Health System, 720 Blackburn Road, Sewickley, PA 15143-1459
 12978433 +Jay B. Jones, Esq., Phelan, Hallinan & Schmieg, LLP, 1617 JFK Blvd, Ste 1400,
 Philadelphia, PA 19103-1814
 12978434 John J. Marciano, III, Esq., 437 Grant Street, 1424 Frick Building, Pittsburgh, PA 15219
 12978435 John K. Weinstein, County Treasurer, Room 108, Court House, Pittsburgh, PA 15219
 12978436 John Weinstein, County Treasurer, Room 108, Court House, Pittsburgh, PA 15219
 12978437 +Keypoint Emergency Physician, 201 Route 17 North, 5th Floor, Rutherford, NJ 07070-2597
 12978440 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
 (address filed with court: NCO Financial, PO Box 8547, Philadelphia, PA 19101)
 12978441 +Peter J. Ashcroft, Esq., Bernstein Law Firm, Ste 2200, Gulf Tower, 707 Grant Street,
 Pittsburgh, PA 15219-1900
 12978443 +UPMC Passavant, PO Box 382059, Pittsburgh, PA 15250-0001
 13976411 +Wilmington Savings Fund Society et al, c/o Rushmore Loan Management Services,
 P.O. Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2016 01:53:34 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: RESURGENT.COM Aug 10 2016 01:43:00 B-Line, LLC, P.O. Box 91121, Mail Stop 550,
 Seattle, WA 98111-9221
 cr +EDI: PRA.COM Aug 10 2016 01:43:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 13097611 EDI: RESURGENT.COM Aug 10 2016 01:43:00 B-Line, LLC, P.O. Box 91121, Dept. 550,
 Seattle, WA 98111-9221
 13110890 +EDI: BANKAMER.COM Aug 10 2016 01:43:00 BAC Home Loan Servicing LP, Bankruptcy Department,
 400 National Way, Mail Stop CA6-919-01-2, Simi Valley, California 93065-6414
 13113310 +EDI: BANKAMER.COM Aug 10 2016 01:43:00 BAC Home Loans Servicing, LP, 400 National Way,
 Mail Stop: CA6-919-01-23, Simi Valley, CA 93065-6414
 12978428 E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 10 2016 01:53:54 Duquesne Light,
 Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
 12978420 +EDI: BANKAMER2.COM Aug 10 2016 01:43:00 Bank of America, 475 CrossPoint Parkway,
 Getzville, NY 14068-1609
 12978421 +EDI: ECAST.COM Aug 10 2016 01:43:00 Beneficial, c/o eCast Settlement Corporation,
 PO Box 35480, Newark, NJ 07193-5480
 13258272 +EDI: RESURGENT.COM Aug 10 2016 01:43:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 12978438 +EDI: RMSC.COM Aug 10 2016 01:43:00 Lowe's/GEMB, PO Box 981064, El Paso, TX 79998-1064
 12978439 +E-mail/Text: bknotice@ncmllc.com Aug 10 2016 01:53:44 Natioanl Capital Management LLC,
 8245 Tournament Drive, Ste 230, Memphis, TN 38125-1741
 13644209 EDI: PRA.COM Aug 10 2016 01:43:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541

District/off: 0315-2

User: aala
Form ID: 3180W

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Total Noticed: 45

Date Rcvd: Aug 09, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

12979102 EDI: RESURGENT.COM Aug 10 2016 01:43:00 Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
12978442 +EDI: RESURGENT.COM Aug 10 2016 01:43:00 Target National Bank, c/o Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
12978444 +E-mail/Text: bankruptcydepartment@tsico.com Aug 10 2016 01:53:51 UPMC Physician Services, c/o NCO Financial Systems, Inc., 30600 Telegraph Road, Ste 4235, Franklin, MI 48025-5815
12987567 EDI: ECAST.COM Aug 10 2016 01:43:00 eCAST Settlement Corporation, assignee, of HSBC CONSUMER LENDING (USA) INC., POB 35480, Newark, NJ 07193-5480

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr Avonworth School District
cr Bank of America, N.A.
cr Borough of Emsworth
cr Duquesne Light Company
cr Shellpoint Mortgage Servicing
cr Wilmington Savings Fund Society et al c/o Rushmore
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, GREENVILLE, SC 29602-0288

TOTALS: 7, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Danielle Boyle-Ebersole on behalf of Creditor Wilmington Savings Fund Society et al c/o Rushmore Loan Management Services debersole@hoflawgroup.com, bbleming@hoflawgroup.com
Derek K. Koget on behalf of Creditor Borough of Emsworth dkoget@tuckerlaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Avonworth School District jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Borough of Emsworth jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Michael C. Eisen on behalf of Debtor Tammy M Scott attorneyeisen@yahoo.com, aarin96@hotmail.com
Michael C. Mazack on behalf of Creditor Borough of Emsworth mmazack@tuckerlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com
William E. Miller on behalf of Creditor Wells Fargo Bank National Association
wmiller@sterneisenberg.com, nmiller@sterneisenberg.com

TOTAL: 12